

RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE

6-21-22

Buyer Name and Address (Including County and Zip Code) Alexandre J. Da Costa 80 COLUMBIA AVE Kearny NJ 07032	Co-Buyer Name and Address (Including County and Zip Code) Vivianne Cantuvas 80 COLUMBIA AVE Kearny NJ 07032	Seller-Creditor (Name and Address) BAV Auto LLC DAV COSTA'S Auto Gallery 1829 US Hwy 1 RATWAY NJ 07065
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
Used	2008	LAMBORGHINI Gallardo	ZHWGU22T98LA06891	<input type="checkbox"/> Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
8.9 %	\$ 15,526.58	\$ 10,000.00	\$ 115,526.58	\$ 7153.12 is \$ 122,679.70

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
39	\$ 2962.22	MONTHLY beginning 7-21-22
	\$	

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5 % of the part of the payment that is late. If the vehicle is primarily for personal, family, or household use and the cash price is \$ 10,000 or less, the charge for each late payment will be \$ 10.

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 6648.12 sales tax)	\$ 106,997.12 (1)
2 Total Downpayment =	
Trade-In	N/A
(Year) (Make) (Model)	
Gross Trade-In Allowance	\$
Less Pay Off Made By Seller to	\$
Equals Net Trade In	\$
+ Cash	\$ 7153.12
+ Other	\$
+ Other	\$
+ Other	\$
(If total downpayment is negative, enter "0" and see 4J below)	\$ 7153.12 (2)
3 Unpaid Balance of Cash Price (1 minus 2)	\$ 99844.00 (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf	
(Seller may keep part of these amounts):	
A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.	
Life	\$
Disability	\$
B Other Optional Insurance Paid to Insurance Company or Companies	\$

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

THIS DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE, YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:
Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$

Credit Disability \$

Insurance Company Name

Home Office Address

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the amount financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or certificates for coverage limits and other terms and conditions. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

<input type="checkbox"/>	Type of Insurance	Term
	Premium \$	
	Insurance Company Name	

E	Supplemental Title Fee	\$	_____
F	Vehicle Tire Fee	\$	_____
G	Government Taxes Not Included in Cash Price	\$	_____
H	Government License and/or Registration Fees	\$	_____
I	Government Certificate of Title Fees	\$	156.00
J	Other Charges (Seller must identify who is paid and describe purpose)	\$	_____
	to _____ for Prior Credit or Lease Balance	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	to _____ for _____	\$	_____
	Total Other Charges and Amounts Paid to Others on Your Behalf	\$	156.00
5	Amount Financed (3 + 4)	\$	100,000.00 (4)
		\$	100,000.00 (5)

Insurance Company Name _____

Home Office Address _____

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X _____
Buyer Signature _____ Date _____

X _____
Co-Buyer Signature _____ Date _____

Returned Check Charge: You agree to pay a charge of \$ 20 if any check you give us is dishonored. If the Vehicle is primarily for personal, family, or household use and the cash price is greater than \$10,000, or the Vehicle is for business or agricultural use, you also agree to pay a charge of \$20 if any electronic payment is returned unpaid.

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before _____, Year _____. SELLER'S INITIALS _____

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term _____ Mos. _____
Name of Gap Contract _____

I want to buy a gap contract.

Buyer Signs X _____

☐ If this box is checked, the following late charge applies to vehicles purchased primarily for business or agricultural use.
If a payment is not received in full within _____ days after it is due, you will pay a late charge of \$ _____ or _____% of the part of the payment that is late, whichever is less.
If this box is not checked, the late charge in the "Federal Truth-in-Lending Disclosures" still applies.

NO COOLING OFF PERIOD
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X _____ Co-Buyer Signs X _____
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

NOTICE TO RETAIL BUYER

Do not sign this contract in blank.
You are entitled to a copy of the contract at the time you sign.
Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X _____ Date _____ Co-Buyer Signs X _____ Date _____
Buyer Printed Name _____ Co-Buyer Printed Name _____
If the "business" use box is checked in "Primary Use for Which Purchased": Print Name _____ Title _____
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X NONE
Seller signs BAU Auto _____ Date _____ Address _____ By X _____ Title _____

Seller assigns its interest in this contract to _____ (Assignee) under the terms of Seller's agreement(s) with Assignee.
☐ Assigned with recourse
Seller _____
☒ Assigned without recourse
By X BAU Auto ve DOA Costa Auto Group _____ Title _____
☐ Assigned with limited recourse